

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

In re Hossein Rezaian and Afagh Mohammadreza  
Debtor

Case No. 12-31819  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, N.A.

Court claim no. (if known): 15

Last four digits of any number you  
use to identify the debtor's account: 7717

**Date of payment change:**

Must be at least 21 days after date of this notice

08/01/2015

**New total payment:**

Principal, Interest, and escrow, if any

\$1,527.22

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$337.84

New escrow payment: \$397.89

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No



Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_ New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Shatonya Jimmerson

Date 06/18/2015

Vice President

Print: Shatonya Jimmerson

Title Vice President

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail  
Mail Code LA4-5555 700 Kansas Lane  
Monroe, LA 71203

Specific Contact Information:

Phone: 866-243-5851

Email: shatonya.r.jimmerson@jpmchase.com

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

Chapter 13 No. 12-31819

Judge: R. Kimball Mosier

In re:

Hossein Rezaian and Afagh Mohammadreza

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on June 26, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Hossein Rezaian  
Afagh Mohammadreza  
14029 So. Candy Pull Drive  
Draper, UT 84020

Debtor's Attorney: Justin O. Burton  
Rulon T. Burton & Assoc.  
6000 South Fashion Blvd.  
Murray, UT 84107

Trustee: Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111

/s/ Shatonya Jimmerson

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Vice President



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HOSSIEN REZAIAN  
AFAGH MOHAMMADREZA  
14029 S CANDY PULL DR  
DRAPER UT 84020-7512

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	06/05/2015
Review Period	10/2012 to 07/2015
Escrow Shortage	\$303.66

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 08/01/2015
Principal & Interest	\$1,129.33	\$1,129.33
Escrow Account Deposit	\$337.84	\$372.58
Plus: Account Balancer/Shortage	\$0.00	\$25.31
Total Payment Amount	\$1,467.17	\$1,527.22

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.

**Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$303.66.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$303.66 short of the minimum required balance of \$745.16 in the next 12 months.

You have three options to pay the shortage:

- Option 1:

**Pay All of the shortage now.**

Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 08/01/15, your monthly mortgage payment will be \$1,501.91 starting 08/01/15.
- Option 2:

**Pay part of the shortage now.**

Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.
- Option 3:

**Pay nothing now.**

The \$303.66 will be divided among the next 12 months. We will add \$25.31 to your monthly mortgage payments. Your new monthly payment will be \$1,527.22 starting 08/01/15.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



HOSSIEN REZAIAN  
AFAGH MOHAMMADREZA  
Loan Number  
Statement Date  
Escrow Shortage

06/05/2015  
\$303.66

Important: Please return this coupon with your check.



CHASE  
PO BOX 78420  
PHOENIX AZ 85062-8420

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$303.66. I have enclosed a check for:

- ☐ **Option 1:** \$303.66, the total shortage amount. I understand that if this is received by 08/01/15 my monthly mortgage payment will be \$1,501.91 starting 08/01/15.
- ☐ **Option 2:** \$ , part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.



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Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup>

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$745.16	Your minimum required balance
\$441.50	Your estimated lowest account balance for <div></div>
<b>\$303.66</b>	<b>Your escrow account shortage</b>

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,467.17. Your mortgage payment includes principal and interest \$1,129.33 and escrow money \$337.84.
- At the time of your last escrow account review, your expected lowest balance was \$675.68. The chart below shows that your actual lowest escrow balance was \$-504.20. Over this period, an additional \$0.56 was deposited into your escrow account for interest.

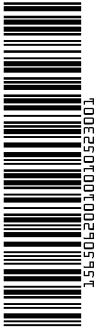
Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

This Year: October 2012 to July 2015

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$337.84	\$3,549.85
10/2012	Deposit	\$337.84	\$0.02 *			
	Withdrawal - HOMEOWNER IN		\$1,163.29 *		\$675.68	\$2,386.58
11/2012	Deposit	\$337.84	\$-0.02 *			
	Withdrawal - COUNTY TAX		\$2,890.76 *		\$1,013.52	\$-504.20
12/2012	Deposit	\$337.84	\$0.22 *		\$1,351.36	\$-503.98
01/2013	Deposit	\$337.84	\$1,013.52 *		\$1,689.20	\$509.54
02/2013	Deposit	\$337.84	\$337.84		\$2,027.04	\$847.38
03/2013	Deposit	\$337.84	\$337.84		\$2,364.88	\$1,185.22
04/2013	Deposit	\$337.84	\$337.84		\$2,702.72	\$1,523.06
05/2013	Deposit	\$337.84	\$337.84		\$3,040.56	\$1,860.90
06/2013	Deposit	\$337.84	\$337.84		\$3,378.40	\$2,198.74
07/2013	Deposit	\$337.84	\$337.84		\$3,716.24	\$2,536.58
08/2013	Deposit	\$337.84	\$473.51 *		\$4,054.08	\$3,010.09
09/2013	Deposit	\$337.84	\$486.82 *		\$4,391.92	\$3,496.91
10/2013	Deposit		\$479.84 *		\$4,391.92	\$3,976.75
11/2013	Deposit		\$479.85 *			
	Withdrawal - COUNTY TAX		\$3,141.64 *		\$4,391.92	\$1,314.96

(Continued)





Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	06/05/2015
Review Period	10/2012 to 07/2015
Escrow Shortage	\$303.66



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HOSSIEN REZAIAN  
AFAGH MOHAMMADREZA  
14029 S CANDY PULL DR  
DRAPER UT 84020-7512

This Year: October 2012 to July 2015 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
11/2013	Withdrawal - HOMEOWNER IN		\$1,347.11 *	\$4,391.92	\$-32.15
12/2013	Deposit		\$480.00 *	\$4,391.92	\$447.85
01/2014	Deposit		\$337.84 *	\$4,391.92	\$785.69
02/2014	Deposit		\$337.84 *	\$4,391.92	\$1,123.53
03/2014	Deposit		\$469.20 *	\$4,391.92	\$1,592.73
04/2014	Deposit		\$337.84 *	\$4,391.92	\$1,930.57
05/2014	Deposit		\$337.84 *	\$4,391.92	\$2,268.41
06/2014	Deposit		\$337.84 *	\$4,391.92	\$2,606.25
07/2014	Deposit		\$337.84 *	\$4,391.92	\$2,944.09
08/2014	Deposit		\$337.84 *	\$4,391.92	\$3,281.93
09/2014	Deposit		\$337.84 *	\$4,391.92	\$3,619.77
10/2014	Deposit		\$337.84 *	\$4,391.92	\$3,957.61
11/2014	Deposit		\$337.84 *		
	Withdrawal - COUNTY TAX		\$2,947.98 *	\$4,391.92	\$1,347.47
11/2014	Withdrawal - HOMEOWNER IN		\$1,522.89 *	\$4,391.92	\$-175.42
12/2014	Deposit		\$338.04 *	\$4,391.92	\$162.62
01/2015	Deposit		\$337.84 *	\$4,391.92	\$500.46
02/2015	Deposit		\$337.84 *	\$4,391.92	\$838.30
03/2015	Deposit		\$337.84 *	\$4,391.92	\$1,176.14
04/2015	Deposit		\$337.84 *	\$4,391.92	\$1,513.98
05/2015	Deposit		\$556.71 *	\$4,391.92	\$2,070.69
06/2015	Deposit		\$1,013.52 E	\$4,391.92	\$3,084.21
07/2015	Deposit		\$337.84 E	\$4,391.92	\$3,422.05
	Total Deposits	\$4,054.08	\$12,885.87		
	Total Withdrawals	\$0.00	\$13,013.67		
	Account Balance as of 07/2015				\$3,422.05



Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$372.58 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$441.50 in November 2015 (highlighted below). That is \$303.66 short of your minimum required balance of \$745.16.

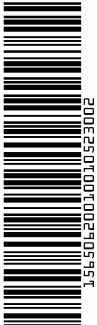
Next Year: August 2015 to July 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$3,422.05
08/2015	Deposit	\$372.58		\$3,794.63	
09/2015	Deposit	\$372.58		\$4,167.21	
10/2015	Deposit	\$372.58		\$4,539.79	
11/2015	Deposit	\$372.58			
	Withdrawal - COUNTY TAX	\$2,947.98		\$1,964.39	

(Continued)

Next Year: August 2015 to July 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
11/2015	Withdrawal - HOMEOWNER IN	\$1,522.89		\$441.50	
12/2015	Deposit	\$372.58		\$814.08	
01/2016	Deposit	\$372.58		\$1,186.66	
02/2016	Deposit	\$372.58		\$1,559.24	
03/2016	Deposit	\$372.58		\$1,931.82	
04/2016	Deposit	\$372.58		\$2,304.40	
05/2016	Deposit	\$372.58		\$2,676.98	
06/2016	Deposit	\$372.58		\$3,049.56	
07/2016	Deposit	\$372.58		\$3,422.14	
Total Estimated Deposits		\$4,470.96			
Total Estimated Withdrawals		\$4,470.87			
Estimated Account Balance as of July 2016				\$3,422.14	



Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$2,947.98	November 15	HOMEOWNER IN	\$1,522.89	November 15
Total Tax and Insurance Monthly Payment Amount = \$372.58					



## A QUICK GUIDE TO UNDERSTANDING YOUR

# Annual Escrow Analysis

	<p><b>Customer Service Center</b></p> <p>Monday - Thursday Friday <del>Saturday</del> TTY</p>	<p>1-800-648-9136 8 a.m. - midnight (ET) 8 a.m. - 10 p.m. (ET) 8 a.m. - 5 p.m. (ET)</p> <hr/> <p>1-800-662-0542</p>
chase.com		

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<b>Escrow: Taxes and Insurance Statement</b>		
Loan Number	1234567890	
Statement Date	08/14/2012	
Rewind Period	10/20   1 to 09/20/12	
<b>Escrow Shortage</b>	<b>\$8.23</b>	

**Current Monthly Mortgage Payment**

Monthly Home Loan Payment		New Payment Effective 10/01/2012
	Current Payment	
Principal & Interest	\$916.89	\$916.89
Escrow Account Deposit	\$340.36	\$340.03
Plus: Account Balance/Shortage	\$0.00	\$0.77
<b>Total Payment Amount</b>	<b>\$1,257.25</b>	<b>\$1,257.75</b>

### New Monthly Mortgage Payment

For more information about escrow, visit [chase.com/Manage/Mortgage](https://www.chase.com/Manage/Mortgage).

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other than bill payment service or existing automatic customers, if your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

## Escrow Account Summary

This section shows that your escrow account has a shortage and explains your options. You can make a one-time payment now, pay part of the shortage now or have the shortage payment spread evenly across next year's mortgage payments.

**Summary**  
Your escrow account is short \$9.23.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.


Your escrow account will fall \$9.23 short of the minimum required balance of \$432.18 in the next 12 months.

Because your shortage is less than or equal to \$25, we will divide the \$9.23 among the next 12 months. Your new monthly payment will be \$1,257.75 starting 10/01/2012.

You do not need to make any additional payments. Keep this statement for your records.

## Escrow Shortage Coupon

Use this coupon if you mail a full or partial payment of your escrow shortage. You can also pay all or part of your shortage at **chase.com**.

<div></div> <div><div>Loan Number</div><div>Statement Date</div><div>Escrow Shortage</div></div> <div><div>123456789C 08/14/2012</div><div>\$172.48</div></div>	<div><div>Escrow Payment Options</div><div>I understand that my taxes and/or insurance has increased and that my escrow account is short \$172.48. I have enclosed a check for:</div><div><div><input type="checkbox"/> Option 1:</div><div>\$172.48, the total shortage amount. I understand that if this is received by 10/5/12 my monthly mortgage payment will be \$4,876.58 starting 10/01/12.</div></div><div><div><input type="checkbox"/> Option 2:</div><div>\$_____ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.</div></div><div><div><input type="checkbox"/> Option 3:</div><div>You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.</div></div><div><div>Make your check payable to Chase and please include your loan number on your check.</div></div></div>
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### Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be. Most shortages occur because taxes and/or insurance were higher than what was projected on your last year's escrow analysis.

**Escrow Account History**

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your last mortgage payment was \$1,257.25. Your mortgage payment includes principal and interest, \$916.69, and escrow recovery, \$340.56.
- At the time of your last escrow account review, your expected lowest balance was \$431.26. The chart below shows that your actual lowest escrow balance was \$-239.43.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

### Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year, based on your current tax and insurance expenses.

**Expected Escrow Account Activity**

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$340.09 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$422.55 in March 2013 (highlighted below). That is \$9.23 short of your minimum required balance of \$432.18.

**Next Year: October 2012 to September 2013**

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Balance
	Starting Balance				\$826.43
10/2012	Deposit	\$340.09			
	Withdrawal - PMI	\$124.00		\$1,042.52	
11/2012	Deposit	\$340.09			
	Withdrawal - PMI	\$124.00		\$1,258.61	
12/2012	Deposit	\$340.09			
	Withdrawal - PMI	\$124.00		\$1,474.70	
12/2012	Withdrawal - COUNTY TAX	\$774.27		\$700.43	

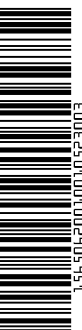
## Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you elect to pay your shortage in monthly payments over the next year, that amount will also be included in your monthly mortgage payments. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

Expected Escrow Account Payments					
This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.					
Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$174.27	December 12	PMI	\$124.00	October 12
			PMI	\$124.00	November 12
			PMI	\$124.00	December 12
			PMI	\$124.00	January 13
			PMI	\$124.00	February 13
			PMI	\$124.00	March 13
			HOMEOWNER IN	\$925.75	March 13
			PMI	\$124.00	April 13
			PMI	\$124.00	May 13
			PMI	\$124.00	June 13
			PMI	\$124.00	July 13







## FREQUENTLY ASKED QUESTIONS

### Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

### What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

### Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

### What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

## ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit **[chase.com/EscrowAnalysis](https://chase.com/EscrowAnalysis)**.
- For answers to more questions and to watch our informational video, visit **[chase.com/Escrow](https://chase.com/Escrow)**.
- Schedule a payment for all or part of your escrow shortage at **[chase.com](https://chase.com)**.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at **[chase.com/Alerts](https://chase.com/Alerts)**.

